

Certificate Number: 05781-PAW-DE-036856720

Bankruptcy Case Number: 16-21018



05781-PAW-DE-036856720

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 26, 2022, at 6:33 o'clock AM PDT, Thomas Hayes completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: September 26, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: President